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Patents

UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dale W. Malik

Serial No.: 09/287,023

Filed: April 6, 1999

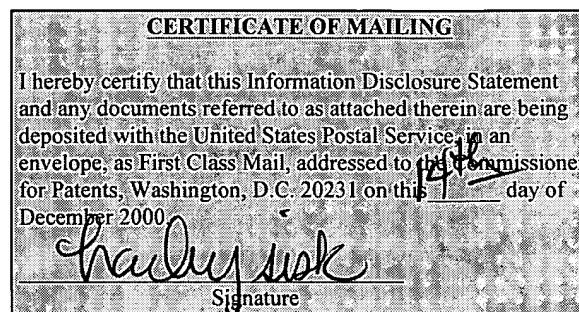
For: Methods and Systems for Using the
Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts

Commissioner for Patents
Washington, D.C. 20231

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DEC 26 2000
Technology Center 2600

Group Art Unit No. 2743

Examiner: Duc M. Nguyen



SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), enclosed are copies of the references listed on the attached modified Form PTO-1449.

The undersigned does not concede that any of the identified materials constitute prior art within the meaning of the United States patent laws.

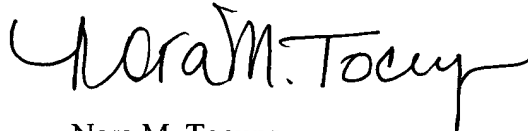
The first citation of each item of information contained in this Information Disclosure Statement from a communication from a foreign patent office in a counterpart foreign application was not made more than three months before the mailing of this Information Disclosure Statement, therefore, no fee is believed to be required (37 C.F.R. 1.97(e)(1)). However, if the

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undersigned attorney's belief is mistaken, the Assistant Commissioner is hereby authorized to charge the applicable fees, if any, to Deposit Account No. 11-0855.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Nora M. Tocups". The signature is fluid and cursive, with a long horizontal stroke at the end.

Nora M. Tocups
Reg. No. 35,717

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Attorney Docket No. 36968/176677
BS No. 98007